

## MEMO

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DATE:	July 16, 2021
SUBJECT:	<b>CDI LTC program – program and benefit design questionnaire</b>

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This questionnaire will be distributed to all Task Force Members to complete in advance of the next Long-Term Care Insurance Task Force meeting (August 19, 2021). The purpose of this questionnaire is to independently collect Task Members' **preliminary** recommendations with respect to the following program topics:

1. Program design (public, joint public/private, hybrid)
2. Benefit design (front-end, back-end, comprehensive)

Task Force Members will have the opportunity to revisit their recommendations during Task Force Meeting 3.

This questionnaire should be completed by all Task Force Members after reviewing presentation materials published by the CDI on the above topics.

The public may submit a response to the questionnaire via email ([CDIBoards@insurance.ca.gov](mailto:CDIBoards@insurance.ca.gov)). The questionnaire will include the following questions.

## QUESTIONNAIRE

**Name:**

### Program design (public, joint public/private, hybrid)

1. **Which of the provided materials on this topic did you review?**
  - a. *I read the "Program Design Concepts" and "Benefit Design Concepts" presentation materials*
  - b. *I watched the recording of Ryan de la Torre's presentation on program and benefit design concepts*
  - c. *I read the materials and watched the recording*
2. **Which of the following program structure options do you feel are feasible to implement in California? Select all options that apply.**
  - a. *Public solution: universal social insurance or assistance*
  - b. *Public solution: vested social insurance*

- c. Public solution: target social assistance*
  - d. Public support of private solution: public-private reinsurance or risk-sharing for private LTCi*
  - e. Public support of private solution: incentivize new products*
  - f. Public support of private solution: require Medicare Supplement health plans to include limited LTSS benefit*
  - g. Public support of private solution: expanded Partnership options*
  - h. Hybrid public-private solution: public benefit supplemented by private insurance*
- 3. Please rank the program structure options that you have indicated as being feasible to implement in California from “most preferred” to “least preferred” (1 indicates your most preferred option, with increasing numbers indicating a lower preference).**
- a. Public solution: universal social insurance or assistance*
  - b. Public solution: vested social insurance*
  - c. Public solution: target social assistance*
  - d. Public support of private solution: public-private reinsurance or risk-sharing for private LTCi*
  - e. Public support of private solution: incentivize new products*
  - f. Public support of private solution: require Medicare Supplement health plans to include limited LTSS benefit*
  - g. Public support of private solution: expanded Partnership options*
  - h. Hybrid public-private solution: public benefit supplemented by private insurance*

**Provide rationale for your ranking.**

- 4. Do you think it is possible to develop a public program with vesting requirements that is culturally competent?**
- a. Yes*
  - b. No*

**Explain your choice.**

*Include definition of “cultural competence” in the context of health care.*

**One definition:** *Cultural competence is the integration and transformation of knowledge about individuals and groups of people into specific standards, policies, practices, and attitudes used in appropriate cultural settings to increase the quality of services; thereby producing better outcomes. (source: <https://npin.cdc.gov/pages/cultural-competence>)*

5. **Do you think it is possible to develop a private solution that provides meaningful long-term care benefits while still being culturally competent and affordable?**
- a. *Yes*
  - b. *No*

**Explain your choice.**

6. **What actions would you like private LTC insurance companies to take in response to California’s program? How can features of California’s program be designed to incentivize these actions?**

Actions

- 1.
- 2.
- 3.

Incentives

- 1.
- 2.
- 3.

## Benefit design (front-end, back-end, comprehensive)

7. **Which program coverage design do you recommend be implemented in California? Please select your first and second choice.**

- a. *Front-end coverage (i.e., coverage within the first 1-2 years). This is the least costly option for taxpayers*
- b. *Back-end coverage (i.e., coverage begins after satisfying a defined period, such as 2-3 years). This is a more costly option for taxpayers than front-end coverage*
- c. *Comprehensive coverage (i.e., front-end and back-end coverage). This is the costliest option for taxpayers*
- d. *Other (please explain)*

**Explain your choices.**

8. **What do you feel is a more important gap to address amongst Californians without private LTC insurance coverage?**

- a. *Front-end gap (i.e., coverage within the first 1-2 years)*
- b. *Back-end gap (i.e., coverage begins after satisfying a defined period, such as 2-3 years)*

**Explain your choice.**